Case 21-22563-CMB Doc 93 Filed 11/02/22 Entered 11/02/22 10:44:28 Desc Main Document Page 1 of 4

Fill in this information to identify your case:						
Debtor 1	Warren Jones First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	Wendy Jones First Name	Middle Name	Last Name	-		
United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA						
Case number (if known)	21-22563-CMB					

#### Official Form 423

### Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- · you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a
  motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1:	Tell the Court About the Required Course.						
You mus	st ch	eck one:					
	i co	completed an approved course in personal financial management:					
	Date I took the course		se 10/29/2022				
	Name of approved provider		provider Access Counseling, Inc.				
	Certificate Number		15317-PAW-DE-036939121				
I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):			o complete a course in personal financial management because the court has granted my of the requirement based on (check one):				
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.				
		Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.				
		Active duty.					
		Residence.	I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.				
Part 2:	Sign	Here					
certify th	at th	e information I	nave provided is true and correct.				
/s/ Warren Jones Signature of debtor named on certificate			Warren Jones Date November 2, 2022 Printed name of debtor				

Certificate Number: 15317-PAW-DE-036939121

Bankruptcy Case Number: 21-22563



# **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 29, 2022, at 7:48 o'clock PM PDT, Warren Jones completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 29, 2022 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor

Case 21-22563-CMB Doc 93 Filed 11/02/22 Entered 11/02/22 10:44:28 Desc Main Document Page 3 of 4

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Debtor 1	Warren Jones First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	Wendy Jones First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	WESTERN DISTRICT	OF PENNSYLVANIA		
Case number (if known)	21-22563-CMB				

#### Official Form 423

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12/15

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- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joir	nt cas	se, each debtor	must take	the course. 11 U.S.	C. §§ 727(a)(11) and 1328(g).		
the pro	vider	does notify the	e court, yo	der will give you a ce u need not file this fo ber before your debts	orm. If the provider does not notify	the court that the court, th	you have completed the course. If en Debtor 1 and Debtor 2 must each
		d under chapter cy Code.	7 and you	need to file this form, f	file it within 60 days after the first date	set for the me	eeting of creditors under § 341 of the
					form, file it before you make the last of the Bankruptcy Code. Fed. R. Ban		your plan requires or before you file a
In some a motio	e cas	es, the court ca th the court and	n waive th I obtain a	ne requirement to tak court order.	e the financial management cours	e. To have th	e requirement waived, you must file
Part 1:	Tel	I the Court Abo	ut the Rec	uired Course.			
You mu	ust ch	eck one:					
	l cc	ompleted an ap	proved co	urse in personal fina	ncial management:		
	Dat	Date I took the course		10/29/2022			
	Nar	me of approved	provider	MM/ DD / YYYY			
			provider	Access Counseling, Inc.			
	Cer	tificate Number		15317-PAW-DE-0	36939120		
	l an	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):					
		Incapacity.	I have a finances.	mental illness or a mer	ntal deficiency that makes me incapa	ble of realizing	or making rational decisions about
		Disability.	My physi phone, o	cal disability causes m r through the internet,	ne to be unable to complete a course even after I reasonably tried to do so	in personal fin	ancial management in person, by
	☐ Active duty. I am curre		rently on active military duty in a military combat zone.				
	а	Residence.	I live in a instructio	district in which the Unnal courses cannot ad	nited States trustee (or bankruptcy ac equately meet my needs.	dministrator) ha	as determined that the approved
Part 2:	Sigi	n Here					
I certify	that t	he information I	have provi	ded is true and correct			
		y Jones	•				
Signat	ure of	debtor named on	certificate		Wendy Jones Printed name of debtor	Date	November 2, 2022
					Times have of debtor		MM / DD / YYY

Certificate Number: 15317-PAW-DE-036939120

Bankruptcy Case Number: 21-22563



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Date: October 29, 2022 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor